

Information to identify the case:

Debtor 1	<u>Stephen P. Slepecki</u>	Social Security number or ITIN	xxx-xx-1355
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lee J. Slepecki</u>	Social Security number or ITIN	xxx-xx-2633
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23495-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen P. Slepecki

Lee J. Slepecki

2/11/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephen P. Slepecki
Lee J. Slepecki
Debtors

Case No. 16-23495-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 11, 2022

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen P. Slepecki, Lee J. Slepecki, 11 North Howard Avenue, Pittsburgh, PA 15202-3205
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	+ MEB Loan Trust IV, 6200 S. Quebec St, Greenwood Village, co 80111-4720
r	+ Michael Lingg, Remax, 8858 Covenant Ave., Pittsburgh, PA 15237-5963
cr	+ Specialized Loan Servicing LLC, ., 8742 Lucent Blvd, Suite 300, Highlands Rnach, CO 80129-2386
cr	+ The Community at Holy Family Manor, Inc., Buchanan Ingersoll & Rooney PC, Attn: Tyler S. Dischinger, Esq., One Oxford Centre, 301 Grant Street - 20th Floor Pittsburgh, PA 15219-1412
cr	+ Wilmington Savings Fund Society, FSB, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
14292039	+ Citibank, c/o Beth Arnold Howell, Esquire, Blatt Hasenmiller Lebsker & Moore, 1835 Market Streetm Suite 501, Philadelphia, PA 19103-2933
14292043	+ Holy Family Manor, 301 Nazaeth Way, Pittsburgh, PA 15229-5105
14292045	PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
15111956	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15381062	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14360043	+ The Community at Holy Family Manor, Inc., c/o Tyler Dischinger, Esq./Kathleen Murph, Buchanan Ingersoll & Rooney PC, 919 N. Market St., Ste. 1500, Wilmington, DE 19801-3046
14292048	+ Wexford Healthcare Center, 9850 Old Perry Highway, Wexford, PA 15090-9311

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BANKAMER.COM	Feb 12 2022 04:03:00	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Feb 12 2022 04:03:00	Bank of America, N.A., THE BANK oF NEW YORK MELLON FKA The BANK, P.O. Box 31785, TAMPA, FL 33631-3785
cr	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:09:00	PNC BANK, NA., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
cr	EDI: RECOVERYCORP.COM	Feb 12 2022 04:03:00	Recovery Management Systems Corporation, 25

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cr	EDI: BANKAMER.COM	Feb 12 2022 04:03:00	S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14292036	EDI: BANKAMER.COM	Feb 12 2022 04:03:00	THE BANK OF NEW YORK MELLON, FKA, P.O. Box 31785, TAMPA, FL 33631-3785
14319087	+ Email/Text: ebnjts@grblaw.com	Feb 12 2022 04:03:00	Bank of America, Customer Service, P.O. Box 31785, Tampa, FL 33631-3785
14298056	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 11 2022 23:09:00	Borough of Bellevue, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14292037	EDI: CAPITALONE.COM	Feb 11 2022 23:08:00	Citizens Bank, 1 Citizens Drive, ROP15B, Riverside R.I.02915
14303527	EDI: CAPITALONE.COM	Feb 12 2022 04:03:00	Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
15355553	EDI: CAPITALONE.COM	Feb 12 2022 04:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14356592	+ Email/Text: bankruptcy@cavps.com	Feb 12 2022 04:03:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14292040	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 11 2022 23:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14367698	+ Email/Text: kburkley@bernsteinlaw.com	Feb 11 2022 23:08:00	Citizens Bank, P.O. Box 18204, Bridgeport, CT 06601-3204
14292041	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 11 2022 23:09:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14292042	EDI: RMSC.COM	Feb 11 2022 23:09:00	First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
14292038	EDI: JPMORGANCHASE	Feb 12 2022 04:03:00	HH Gregg, c/o Synchrony Bank, P.O. Box 965035, Orlando, FL 32896-5035
14381568	Email/Text: peritus@ebn.phinsolutions.com	Feb 12 2022 04:03:00	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14363185	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:09:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14367151	EDI: PRA.COM	Feb 11 2022 23:09:00	PNC Bank, National Association, PNC Mortgage, A Division of PNC Bank, NA, 3232 Newmark Drive,, Miamisburg, OH 45342
14293137	EDI: RECOVERYCORP.COM	Feb 12 2022 04:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14292046	EDI: CITICORP.COM	Feb 12 2022 04:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14307450	EDI: WFFC.COM	Feb 12 2022 04:03:00	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
14292047	EDI: WFFC.COM	Feb 12 2022 04:03:00	Wells Fargo Bank N.A.,, d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
		Feb 12 2022 04:03:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Recip ID	Bypass Reason	Name and Address
cr		Borough of Bellevue
cr		Duquesne Light Company
cr		The Bank of New York Mellon etal
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14292044	*+	Holy Family Manor, 301 Nazaeth Way, Pittsburgh, PA 15229-5105
15426848	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 3 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NA. bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Bellevue jhunt@grblaw.com
Kenneth Steidl	on behalf of Joint Debtor Lee J. Slepecki julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Stephen P. Slepecki julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor The Bank of New York Mellon etal wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	

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on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA pawb@fedphe.com

Thomas Song

on behalf of Creditor The Bank of New York Mellon etal pawb@fedphe.com

Tyler S. Dischinger

on behalf of Creditor The Community at Holy Family Manor Inc. tyler.dischinger@bipc.com, donna.curcio@bipc.com

TOTAL: 11